



# Our approach to Responsible communications

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## 1. Introduction

The Responsible Communications policy sets out the General Principles that should ensure that all Ageas Stakeholders are informed in due time and in all correctness and transparency about topics that impact Ageas Stakeholders. Ageas's commitment is to be a supporter of the life towards of all its Stakeholders and we firmly believe that building a trustful relationship through responsible communication towards our Stakeholders is key to fulfil this commitment.

## 2. Scope

### a. Personal scope

This policy applies to ageas SA/NV and its Subsidiaries, hereinafter referred to as "Ageas".

For the Subsidiaries, should compliance with this Policy result in non-compliance with local legislation or regulations, the latter must take precedence. The Group Policy owner must be informed and consulted immediately in such circumstances.

For the Affiliates it is recognised that the requirements of the local law, the local regulator and the majority shareholder's policy apply. However, Ageas will, upon request, advise similar principles with reasonable effort.

### b. Material scope

The policy covers corporate communication practices towards its Stakeholders and carried out by Ageas.

## 3. Principles

Within the framework of responsible communications, Ageas commits to:

- Provide accurate, complete, and timely information in all our corporate communications towards all our Stakeholders.
- Abstain from misleading statements, deliberative omissions, or misrepresentations that could impact our Stakeholders' understanding of our activities and performance.
- Prioritise topics that are material to our business and/or relevant to our Stakeholders in our communications.
- Engage with Stakeholders we can target directly with our communications to understand their information needs and preferences.
- Comply with all applicable laws and regulations and reporting standards.

To achieve this, the following processes are in place:

- All internal and external communications follow the four-eyes principle: they are reviewed by at least one other person.
- All regulated communications of ageas SA/NV, as well as non-regulated press releases, are always shared for review with the entire Ageas Executive Committee, the Group Legal Counsel, the Head of Investor Relations, and any other subject matter expert depending on the topic. The press release on results is also shared for review with the Board.

- All other non-regulated internal and non-regulated external communications (news articles on our website, social media communications etc.) of ageas SA/NV containing non-inside information that was not made public yet (and has not gone through the review process described above), will always be reviewed by the subject matter expert of the concerned topic.
- Internal Stakeholders are informed and kept up to date on a regular basis via various communication channels and formats: Information sessions, Corporate Events, News publications on the Intranet and more. We support our employees' understanding and address their information needs via two-way information sessions, employee satisfaction measurements, surveys on specific topics, feedback received through corporate mailboxes, internal social media and more.
- External Stakeholders are informed and kept up to date on a regular basis via various channels and formats: regulated and non-regulated press releases, news updates on the corporate website and social media channels, organisation of key-stakeholder events, participation to external events, newsletters and more. We support our external Stakeholders' understanding and address their information needs via various information sharing initiatives.

#### **4. Action plan**

This policy is shared with all communication departments located at level of the Subsidiaries. If any deviation or breach occurs locally, the Head of Corporate Communication must be consulted immediately. We will then evaluate whether any subsequent action is necessary.

## 5. Appendices

### a. Definitions

**Ageas:** ageas SA/NV and all its Subsidiaries.

**Subsidiaries:** an entity in which ageas SA/NV, directly or indirectly, has a majority shareholding and holds operational control.

**Affiliates:** an entity in which ageas SA/NV, directly or indirectly, has a minority shareholding and holds no or limited operational control.

**Staff:** any person working for Ageas, whatever the type of employment relationship is (employed or self-employed) includes the members of the Board of Directors, Executive Committee, Management Committee, or similar body and the members of the respective local Boards of Directors, consultants, contractors, trainees, seconded staff, volunteers and students.

**Stakeholders:** individuals, groups, or entities, both internal and external who can affect or be affected by the undertaking, such as employees, management, business partners, investors, customers, regulators, communities and society, competitors, media, special interest groups and industry associations.

### b. Roles and Responsibilities

The principles described in this Policy reflect the practices of Ageas and describe the framework within which we expect our Staff to perform Responsible Communication practices.

If any deviation or breach occurs locally, the Head of Corporate Communication must be consulted immediately. The Head of Corporate Communication will subsequently inform other departments.

#### The Board of Directors

Defines and supervises the Responsible Communications policy, endorses its principles, which is evidenced by their validation of this policy.

#### The Executive Management

The Executive Committee (ExCo) is ultimately responsible for the implementation of the Ageas Responsible Communications policy. The Exco assigns day-to-day responsibility for these arrangements to the Ageas Head of Corporate Communication.

#### Senior Management:

- The Chief Executive Officer, Senior Management and Line Management are responsible and accountable for ensuring that the employees under their supervision are complying with this Policy, in accordance with the supervisory requirements in their locations.
- Line Managers are expected to inform the Policy Owner in case they become aware of any material breaches of the principles included this in policy.
- Line Managers are expected to inform The Executive Management in case they become aware of any material breaches of the principles included in this policy.

### Staff members

- All Staff members are expected to adhere to the policy principles.

### Communications department ageas SA/NV:

- The Communications department is responsible for ensuring that both internal and external stakeholders are well-informed and engaged. Internally, it supports employee understanding and addresses information needs through two-way communication methods such as surveys, feedback, and internal social media. Externally, it keeps stakeholders updated via press releases, corporate website updates, social media, events, and newsletters, while also supporting their understanding and addressing any information needs.
- Owns this policy
- Annually conducts a survey among Subsidiaries to assess their Responsible Communication practices. Subsidiaries are asked to collect the data to fill in this survey.
- Implements corrective measures in the event of any non-compliance

### c. Legal and Regulatory references

International and Supranational level	<p>European Union (EU):</p> <p>EU Accounting Directive: Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, as amended among other by:</p> <p>CSRD: Directive (EU) 2022/2464 of the European Parliament and of the Council of 14 December 2022 amending Regulation (EU) No 537/2014, Directive 2004/109/EC, Directive 2006/43/EC and Directive 2013/34/EU, as regards corporate sustainability reporting.</p> <p>Sector-Agnostic European Sustainability Reporting Standards or sector-agnostic ESRS: The European Commission's Delegated Act (EU) 2023/2772 of 31 July 2023 supplementing Directive 2013/34/EU of the European Parliament and of the Council as regards sustainability reporting standards</p>
National level	<p>Belgium:</p> <p>The legal basis for sustainability reporting, including entity-specific material topics, will be set out further in the following laws and regulations:</p> <p>Belgian Code of Companies and associations, in particular the sections related to the (consolidated) management report, as amended from time to time.</p>

### d. Related Documents

The Ageas Media Relations Policy (disclosing how to deal with media enquiries) and Issuer Disclosure Policy.

#### Next review date:

The Ageas Responsible Communications policy will be reviewed on a triennial basis.